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| Fill in this information to identify your case: | | |
|---|---------------------------------|---------------------------------|
| United States Bankruptcy Court for the: | | |
| NORTHERN DISTRICT OF ILLINOIS | _ | |
| Case number (if known) | _ Chapter you are filing under: | |
| | Chapter 7 | |
| | ☐ Chapter 11 | |
| | ☐ Chapter 12 | |
| | ☐ Chapter 13 | Check if this an amended filing |

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

| Par | t 1: | Identify Yourself | | |
|-----|--------------------------------|--|--|---|
| | | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
| 1. | You | r full name | | |
| | your pictu exar licer | e the name that is on government-issued ure identification (for mple, your driver's ase or passport). g your picture tification to your | Gregory First name Leo Middle name Chaplin | First name Middle name |
| | | ting with the trustee. | Last name and Suffix (Sr., Jr., II, III) | Last name and Suffix (Sr., Jr., II, III) |
| 2. | | other names you have d in the last 8 years | | |
| | | ude your married or den names. | | |
| 3. | you num Indi | y the last 4 digits of r Social Security aber or federal vidual Taxpayer atification number | xxx-xx-8842 | |

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Debtor 1 Gregory Leo Chaplin

Case number (if known)

| | | About Debtor 1: | About Debtor 2 (Spouse Only in a Joint Case): |
|----|---|---|--|
| 1. | Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years | ■ I have not used any business name or EINs. | ☐ I have not used any business name or EINs. |
| | Include trade names and doing business as names | Business name(s) | Business name(s) |
| | | EINs | EINs |
| 5. | Where you live | 10 Oak Lane Park Forest, IL 60466 | If Debtor 2 lives at a different address: |
| | | Number, Street, City, State & ZIP Code | Number, Street, City, State & ZIP Code |
| | | Cook | |
| | | County | County |
| | | If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. | If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. |
| | | Number, P.O. Box, Street, City, State & ZIP Code | Number, P.O. Box, Street, City, State & ZIP Code |
| 6. | Why you are choosing this district to file for | Check one: | Check one: |
| | bankruptcy | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. | Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. |
| | | ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) | ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) |
| | | | |

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Debtor 1 Gregory Leo Chaplin

Case number (if known)

| Par | Tell the Court About | Your E | Bankruptcy Ca | ise | | | | | |
|---------------------------------|---|-----------|----------------|--------------------------------------|-------------------|-----------------|--|--|---|
| 7. | The chapter of the Bankruptcy Code you are | | | orief description go to the top o | | | | 342(b) for Individuals F | iling for Bankruptcy |
| | choosing to file under | Chapter 7 | | | | | | | |
| | | | Chapter 11 | | | | | | |
| | | | Chapter 12 | | | | | | |
| | | | Chapter 13 | | | | | | |
| | | | | | | | | | |
| 3. | How you will pay the fee | | about how yo | u may pay. Typ attorney is sub | oically, if you a | re paying the | fee yourself, you r | erk's office in your local may pay with cash, cash rney may pay with a cre | nier's check, or money |
| | | | | the fee in ins | | | is option, sign and | attach the Application for | or Individuals to Pay |
| | | | I request tha | t my fee be wa | aived (You ma | y request this | s option only if you ly if your income is | are filing for Chapter 7. s less than 150% of the | By law, a judge may, official poverty line that |
| | | | applies to you | ur family size ar | nd you are una | able to pay the | e fee in installment | s). If you choose this op 3B) and file it with your | otion, you must fill out |
| D. Have you filed for ■ No. No. | | | | | | | | | |
| | last 8 years? | ☐ Ye | es. | | | | | | |
| | | | District | | | _ When | | _ Case number | |
| | | | District | | | _ When | | Case number | |
| | | | District | | | _ When | | Case number | |
| 10. | Are any bankruptcy cases pending or being | ■ N | o | | | | | | |
| | filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? | □ Ye | es. | | | | | | |
| | | | Debtor | | | | | Relationship to you | |
| | | | District | | | When | | Case number, if know | n |
| | | | Debtor | | | | | Relationship to you | |
| | | | District | | | _ When | | Case number, if know | n |
| 11. | Do you rent your residence? | ■ N | o. Go to li | ine 12. | | | | | |
| | residence: | □ Ye | es. Has yo | ur landlord obta | ained an evicti | on judgment | against you and do | you want to stay in you | ur residence? |
| | | | | No. Go to line | 12. | | | | |
| | | | | Yes. Fill out Inbankruptcy pe | | t About an Ev | riction Judgment A | gainst You (Form 101A) | and file it with this |
| | | | | | | | | | |

| | | Document | Page 4 of 5/ | |
|----------|---------------------|----------|------------------------|--|
| Debtor 1 | Gregory Leo Chaplin | | Case number (if known) | |

| Par | Report About Any Bu | sinesses | You Owr | as a Sole Propriet | tor | | |
|-----|---|-----------|--|--|---|--|--|
| 12. | Are you a sole proprietor of any full- or part-time business? | ■ No. | Go to | Part 4. | | | |
| | | ☐ Yes. | Yes. Name and location of business | | | | |
| | A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. | | Name | | | | |
| | If you have more than one sole proprietorship, use a Number, Street, City, State & ZIP Code | | | | e & ZIP Code | | |
| | separate sheet and attach it to this petition. | | Chec | k the appropriate bo | x to describe your business: | | |
| | | | | Health Care Busin | ness (as defined in 11 U.S.C. § 101(27A)) | | |
| | | | | Single Asset Real | Estate (as defined in 11 U.S.C. § 101(51B)) | | |
| | | | | Stockbroker (as d | efined in 11 U.S.C. § 101(53A)) | | |
| | | | | Commodity Broke | r (as defined in 11 U.S.C. § 101(6)) | | |
| | | | | None of the above | | | |
| 13. | Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? | deadlines | s. If you ir is, cash-fl .C. 1116(| ndicate that you are sow statement, and f (1)(B). | court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure | | |
| | For a definition of small | No. | I am r | not filing under Chap | iter 11. | | |
| | business debtor, see 11 U.S.C. § 101(51D). | □ No. | | I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code. | | | |
| | | ☐ Yes. | I am f | iling under Chapter | 11 and I am a small business debtor according to the definition in the Bankruptcy Code. | | |
| Par | t 4: Report if You Own or | Have Any | Hazardo | ous Property or An | y Property That Needs Immediate Attention | | |
| 14. | Do you own or have any | ■ No. | | | | | |
| | property that poses or is alleged to pose a threat of imminent and identifiable hazard to | ☐ Yes. | What is | the hazard? | | | |
| | public health or safety? Or do you own any property that needs immediate attention? | | | diate attention is why is it needed? | | | |
| | For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? | | Where is | s the property? | | | |
| | | | | | Number, Street, City, State & Zip Code | | |

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Debtor 1 Gregory Leo Chaplin

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

| I am not required to receive a briefing about credit |
|--|
| counseling because of: |

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 57 Case number (if known) Debtor 1 **Gregory Leo Chaplin** Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. □ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **25,001-50,000** 1-49 you estimate that you **5001-10,000 50.001-100.000 50-99** owe? **1**0,001-25,000 □ 100-199 ☐ More than 100,000 □ 200-999 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$500,001 - \$1 million □ \$100,000,001 - \$500 million ☐ More than \$50 billion 20. How much do you ■ \$0 - \$50.000 □ \$500.000.001 - \$1 billion □ \$1,000,001 - \$10 million estimate your liabilities **□** \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Gregory Leo Chaplin Signature of Debtor 2 Gregory Leo Chaplin Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on March 10, 2017

MM / DD / YYYY

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Debtor 1 Gregory Leo Chaplin

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

| /s/ Wade B Arends | Date | March 10, 2017 |
|--|---------------|-------------------------|
| Signature of Attorney for Debtor | | MM / DD / YYYY |
| | | |
| Wade B Arends | | |
| Printed name | | |
| Arends & Callahan | | |
| Firm name | | |
| 10129 S. Western Avenue | | |
| Chicago, IL 60643 | | |
| Number, Street, City, State & ZIP Code | | |
| Contact phone (773) 298-1500 | Email address | wade@arendscallahan.com |
| 6206368 | | |
| Bar number & State | | |

| | | Docume | ent Page 8 of 57 | |
|--------------------|--------------------------|-------------------|------------------|----|
| Fill in this infor | mation to identify your | case: | | |
| Debtor 1 | Gregory Leo Cha | plin | | |
| | First Name | Middle Name | Last Name | |
| Debtor 2 | | | | |
| Spouse if, filing) | First Name | Middle Name | Last Name | |
| Jnited States Ba | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS | |
| Case number | | | | ПC |
| ii kiiowii) | | | | |

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

| | | Your a | ssets of what you own |
|-----|---|--------------|-------------------------------|
| 1. | Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B | \$ | 149,900.00 |
| | 1b. Copy line 62, Total personal property, from Schedule A/B | \$ | 259,943.00 |
| | 1c. Copy line 63, Total of all property on Schedule A/B | \$ | 409,843.00 |
| Pa | t 2: Summarize Your Liabilities | | |
| | | | abilities t you owe |
| 2. | Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D | \$ | 323,573.47 |
| 3. | Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F | \$ | 0.00 |
| | 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F | \$ | 42,019.00 |
| | Your total liabilities | \$ | 365,592.47 |
| Pai | t 3: Summarize Your Income and Expenses | | |
| 4. | Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I | \$ | 2,532.00 |
| 5. | Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J | \$ | 3,467.9 |
| Pai | Answer These Questions for Administrative and Statistical Records | | |
| 6. | Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you | ır other sch | nedules. |
| 7. | ■ Yes What kind of debt do you have? | | |
| | Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. | a personal, | family, or |
| | | | |

the court with your other schedules.

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Case number (if known) Document

| Debtor 1 | Gregory Leo Ch | naplin |
|----------|-----------------------|--------|
|----------|-----------------------|--------|

| 8. | From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14. | \$ |
|----|--|----|
| | | |

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

| | Total o | laim |
|--|---------|------|
| From Part 4 on Schedule E/F, copy the following: | | |
| 9a. Domestic support obligations (Copy line 6a.) | \$ | 0.00 |
| 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) | \$ | 0.00 |
| 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) | \$ | 0.00 |
| 9d. Student loans. (Copy line 6f.) | \$ | 0.00 |
| 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) | \$ | 0.00 |
| 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) | +\$ | 0.00 |
| 9g. Total. Add lines 9a through 9f. | \$ | 0.00 |

| | Case 17 | -0778 | 2 Doc 1 | | 03/13/17 ument | Entered 03/ Page 10 of 5 | | :10 De | sc l | Main |
|--|--|---|---|----------------------------|------------------------------------|--|---|-----------------|--------|--|
| Fill in thi | s information to | identify | your case and | | | | | | | |
| Debtor 1 | Greg | ory Lec | Chaplin | | | | | | | |
| Dahtar 2 | First Na | me | Mid | dle Name | | Last Name | | | | |
| Debtor 2 (Spouse, if fi | ling) First Na | me | Mid | dle Name | | Last Name | | | | |
| United St | ates Bankruptcy | Court for | the: NORTHE | RN DIST | RICT OF ILLIN | IOIS | | | | |
| Case nun | nber | | | | | | | | | Check if this is an amended filing |
| Sche In each cat think it fits information Answer ever | best. Be as comp n. If more space is ery question. | B: Pi list and d blete and a needed, | roperty lescribe items. Lis accurate as possi attach a separate | ble. If two sheet to ti | married people his form. On the | n asset fits in more th are filing together, bo top of any additional n or Have an Interest l | oth are equally resp pages, write your | onsible for su | ıpplyi | ing correct |
| □ No. G | own or have any loso to Part 2. Where is the prope | | uitable interest in | any resid | ence, building, | land, or similar prope | rty? | | | |
| 1.1 | | | | What | is the property | ? Check all that apply | | | | |
| 134 | 49 Loomis Ct. address, if available, | or other des | scription | _ ■ | Single-family h Duplex or multi | ome i-unit building | the amoun | t of any secure | d clai | or exemptions. Put ms on Schedule D: ecured by Property. |
| | lothian | IL | 60445-0000 | | Land | or mobile home | Current va | perty? | | rrent value of the rtion you own? |
| City | | State | ZIP Code | | Investment pro | perty | \$1 | 49,900.00 | _ | \$149,900.00 |
| | | | | | Timeshare Other | | (such as f | ee simple, ten | | ownership interest by the entireties, or |
| | | | | Who | | in the property? Check | one a life estat | e), if known. | | |
| Coc | ale. | | | | Debtor 1 only | | | | | |
| COC | 'N | | | | Debtor 2 only | | | | | |

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......

garage.

\$149,900.00

Check if this is community property

(see instructions)

Part 2: Describe Your Vehicles

County

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Debtor 1 and Debtor 2 only

property identification number:

 $\hfill \square$ At least one of the debtors and another

Other information you wish to add about this item, such as local

3 bedrooms, 1 and 1/2 bath, 1050 Sq. Ft., Bi-level, 30 years old, attached

Official Form 106A/B Schedule A/B: Property page 1

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Case number (if known) Document Debtor 1 **Gregory Leo Chaplin** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes Mini Cooper Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Model: Debtor 1 only Creditors Who Have Claims Secured by Property. Year: 2005 Debtor 2 only Current value of the Current value of the 77.000 entire property? Approximate mileage: Debtor 1 and Debtor 2 only portion you own? Other information: At least one of the debtors and another **Debtor is Joint Owner with wife** \$4.500.00 \$4.500.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put Honda 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Element** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2007 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 135000 entire property? portion you own? Debtor 1 and Debtor 2 only Other information: lacksquare At least one of the debtors and another \$5,000.00 \$5,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$9,500.00 .pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... 2 Couches, Love Seat, Entertainment center, Kitchen table and \$200.00 chairs. 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe.....

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Desc Main

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Case number (if known) Document Debtor 1 **Gregory Leo Chaplin** 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ Yes. Describe..... 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$200.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes.. 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: Yes..... \$595.44 Savings Account 17.1. Savings 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☐ Yes. Give specific information about them.....

■ No

% of ownership:

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Case number (if known) Document **Gregory Leo Chaplin** Debtor 1 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: Vanguard \$249,647.56 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years......

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ Yes. Give specific information.....

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Case number (if known) Document Debtor 1 **Gregory Leo Chaplin** 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance \square Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$250,243.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Case number (if known) Document Debtor 1 **Gregory Leo Chaplin**

| Part | 8: List the Totals of Each Part of this Form | | | |
|------|--|--------------|------------------------------|--------------|
| 55. | Part 1: Total real estate, line 2 | | | \$149,900.00 |
| 56. | Part 2: Total vehicles, line 5 | \$9,500.00 | | |
| 57. | Part 3: Total personal and household items, line 15 | \$200.00 | | |
| 58. | Part 4: Total financial assets, line 36 | \$250,243.00 | | |
| 59. | Part 5: Total business-related property, line 45 | \$0.00 | | |
| 60. | Part 6: Total farm- and fishing-related property, line 52 | \$0.00 | | |
| 61. | Part 7: Total other property not listed, line 54 + | \$0.00 | | |
| 62. | Total personal property. Add lines 56 through 61 | \$259,943.00 | Copy personal property total | \$259,943.00 |
| 63. | Total of all property on Schedule A/B. Add line 55 + line 62 | | | \$409,843.00 |

Official Form 106A/B Schedule A/B: Property page 6

| | | DUCUITIE | III FAUE 10 01 37 | |
|---------------------|--------------------------|-------------------|-------------------|--------------------------------------|
| Fill in this infor | mation to identify your | case: | | |
| Debtor 1 | Gregory Leo Cha | plin | | |
| | First Name | Middle Name | Last Name | |
| Debtor 2 | | | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name | |
| United States B | ankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS | |
| Case number | | | | |
| (if known) | | | | ☐ Check if this is an amended filing |

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

| Current value of the portion you own | Amount of the exemption you claim | | Specific laws that allow exemption |
|--------------------------------------|-----------------------------------|---|--|
| Copy the value from Schedule A/B | Che | ck only one box for each exemption. | |
| \$4,500.00 | | \$1,600.00 | 735 ILCS 5/12-1001(c) |
| | | 100% of fair market value, up to any applicable statutory limit | |
| \$5,000.00 | | \$538.53 | 735 ILCS 5/12-1001(c) |
| | | 100% of fair market value, up to any applicable statutory limit | |
| \$200.00 | | \$200.00 | 735 ILCS 5/12-1001(b) |
| | | 100% of fair market value, up to any applicable statutory limit | |
| \$595.44 | | \$595.44 | 735 ILCS 5/12-1001(b) |
| | | 100% of fair market value, up to any applicable statutory limit | |
| \$249,647.56 | | \$249,647.56 | 735 ILCS 5/12-704 |
| | | 100% of fair market value, up to any applicable statutory limit | |
| | \$5,000.00 \$595.44 | \$5,000.00 \$\$5,000.00 \$\$5,000.00 \$\$5,000.00 \$\$\$5,000.00 \$ | Copy the value from Schedule A/B \$4,500.00 \$1,600.00 100% of fair market value, up to any applicable statutory limit \$5,000.00 \$200.00 \$100% of fair market value, up to any applicable statutory limit \$200.00 \$200.00 \$595.44 \$100% of fair market value, up to any applicable statutory limit \$249,647.56 \$249,647.56 \$100% of fair market value, up to any applicable statutory limit |

Case 17-07782 Filed 03/13/17 Desc Main Entered 03/13/17 16:43:10 Document Page 17 of 57 Debtor 1 Gregory Leo Chaplin Case number (if known) 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Doc 1

No

Yes

| | | Document P | age 18 | of 57 | | |
|-----------------------------|-------------------------|--|-------------------|-----------------------------------|--|-----------------------------|
| Fill in this informat | ion to identify you | ur case: | | | | |
| Debtor 1 | Gregory Leo Ch | hanlin | | | | |
| _ | First Name | <u> </u> | st Name | | | |
| Debtor 2 | | | | | | |
| (Spouse if, filing) | First Name | Middle Name Las | st Name | | | |
| United States Bankr | uptcy Court for the | : NORTHERN DISTRICT OF ILLINO | IS | | | |
| | | | | | | |
| Case number (if known) | | | | | _ | if this is an led filing |
| Official Form 1 | IOSD | | | | | |
| | | s Who Have Claims Se | cured | hy Propert | V | 12/15 |
| Scriedale D | . Creditors | Wild Have Claims Se | Cui eu | by Fropert | у | 12/13 |
| | | If two married people are filing together, b out, number the entries, and attach it to th | | | | |
| number (if known). | iuitionai rage, iiii it | out, number the entries, and attach it to th | is ionii. On | the top of any additio | nai pages, write your na | me and case |
| 1. Do any creditors hav | ve claims secured b | y your property? | | | | |
| ☐ No. Check thi | s box and submit t | this form to the court with your other sch | edules. Yo | u have nothing else t | o report on this form. | |
| | | · | | 3 | | |
| | of the information | below. | | | | |
| Part 1: List All S | ecured Claims | | | O-1 A | Oakimin D | 0-1 |
| | | more than one secured claim, list the creditor | | Column A | Column B | Column C |
| | | s a particular claim, list the other creditors in F ical order according to the creditor's name. | art 2. As | Amount of claim Do not deduct the | Value of collateral that supports this | Unsecured portion |
| | · | , and the second | | value of collateral. | claim | If any |
| 2.1 Ditech Creditor's Name | | Describe the property that secures the c | | \$270,758.00 | \$149,900.00 | \$120,858.00 |
| Creditor's Name | | 13449 Loomis Ct. Midlothian, IL | | | | |
| | | 60445 Cook County 3 bedrooms, 1 and 1/2 bath, 105 | 50 | | | |
| | | Sq. Ft., Bi-level, 30 years old, | ,, | | | |
| Attn. Donley | umtau. | attached garage. | | | | |
| Attn: Bankru Po Box 6172 | | As of the date you file, the claim is: Check | k all that | | | |
| Rapid City, S | | apply. | | | | |
| Number, Street, City | | ☐ Contingent ☐ Unliquidated | | | | |
| Number, Street, Oil | y, otate & zip oode | ☐ Disputed | | | | |
| Who owes the debt? | Check one. | Nature of lien. Check all that apply. | | | | |
| ■ Debtor 1 only | | ■ An agreement you made (such as mortg | nage or secu | ıred | | |
| Debtor 2 only | | car loan) | Jage or secu | ileu | | |
| Debtor 1 and Debto | r 2 only | ☐ Statutory lien (such as tax lien, mechani | ic's lien) | | | |
| ☐ At least one of the o | | ☐ Judgment lien from a lawsuit | | | | |
| ☐ Check if this claim | | ☐ Other (including a right to offset) | | | | |
| community debt | | · · · · · · · · · · · · · · · · · · · | | | | |
| | Opened | | | | | |
| | 3/13/07 | | | | | |
| | Last Active | | | | | |
| Date debt was incurre | ed 2/23/16 | Last 4 digits of account number | 0840 | | | |
| | | | | | | |
| 2.2 First Americ | an Bank | Describe the property that secures the c | laim: | \$45,000.00 | \$149,900.00 | \$45,000.00 |
| Creditor's Name | | 13449 Loomis Ct. Midlothian, IL | . | | | |
| | | 60445 Cook County | | | | |
| | | 3 bedrooms, 1 and 1/2 bath, 105 | 50 | | | |
| | | Sq. Ft., Bi-level, 30 years old, attached garage. | | | | |
| D O D 007 | 7 | As of the date you file, the claim is: Check | k all that | | | |
| P.O. Box 307 | | apply. | | | | |
| Hampshire, | | Contingent | | | | |
| Number, Street, City | y, State & Zip Code | ☐ Unliquidated | | | | |
| Who owes the debt? | Check one | ☐ Disputed Nature of lien. Check all that apply. | | | | |
| _ | SHOOK OHO. | | | | | |
| Debtor 1 only | | An agreement you made (such as morto car loan) | jage or secu | irea | | |
| Debtor 2 only | | · · · · · · · · · · · · · · · · · · · | | | | |

Official Form 106D

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| Debtor 1 Gregory Leo Chaplin | | Case number (if know) | | |
|--|--|-----------------------|----------|--------|
| First Name Middle N | ame Last Name | | | |
| D Dahara A and Dahara O ank | Chattata and lines (assume and assuming and a share lines) | | | |
| ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another | ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit | | | |
| ☐ Check if this claim relates to a | ☐ Other (including a right to offset) | | | |
| community debt | | | | |
| Date debt was incurred 02/17/05 | Last 4 digits of account number 5570 | | | |
| 2.3 Real Time Resolutions | Describe the property that secures the claim: | Unknown | Unknown | \$0.00 |
| Creditor's Name | Real Estate Mortgage | | | Ψ0.00 |
| Ass. Built is | | | | |
| Attn: Bankruptcy Po Box 36655 | As of the date you file, the claim is: Check all that | | | |
| Dallas, TX 75235 | apply. □ Contingent | | | |
| Number, Street, City, State & Zip Code | ☐ Unliquidated | | | |
| | ☐ Disputed | | | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | |
| ■ Debtor 1 only | An agreement you made (such as mortgage or se car loan) | cured | | |
| Debtor 2 only | | | | |
| Debtor 1 and Debtor 2 only | ☐ Statutory lien (such as tax lien, mechanic's lien) | | | |
| At least one of the debtors and another | ☐ Judgment lien from a lawsuit | | | |
| ☐ Check if this claim relates to a community debt | Other (including a right to offset) | | | |
| Date debt was incurred Opened 03/07 Last Active 4/03/14 | Last 4 digits of account number 5552 | | | |
| 2.4 Residential Credit SIt | Describe the property that secures the claim: | \$0.00 | Unknown | \$0.00 |
| Creditor's Name | Real Estate Mortgage | | | |
| | | | | |
| 350 S. Grand Avenue | As of the date you file, the claim is: Check all that | | | |
| Los Angeles, CA 90071 | apply. □ Contingent | | | |
| Number, Street, City, State & Zip Code | ☐ Unliquidated | | | |
| | ☐ Disputed | | | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | |
| Dobtor 1 only | _ | | | |
| Debtor 1 only | An agreement you made (such as mortgage or se | cured | | |
| Debtor 2 only | car loan) | cured | | |
| Debtor 2 only Debtor 1 and Debtor 2 only | car loan) Statutory lien (such as tax lien, mechanic's lien) | cured | | |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit | cured | | |
| Debtor 2 only Debtor 1 and Debtor 2 only | car loan) Statutory lien (such as tax lien, mechanic's lien) | cured | | |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Opened | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit | cured | | |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Opened 3/13/07 | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit | cured | | |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Opened | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit | cured | | |
| □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Opened 3/13/07 Last Active Date debt was incurred 4/04/14 | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) | cured | | |
| □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Opened 3/13/07 Last Active Date debt was incurred 4/04/14 Wells Fargo Auto | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number 5687 | | Unknown | \$0.00 |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Opened 3/13/07 Last Active Date debt was incurred Wells Fargo Auto | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: | \$0.00 | Unknown | \$0.00 |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Opened 3/13/07 Last Active Date debt was incurred Wells Fargo Auto Finance | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number 5687 | | Unknown | \$0.00 |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Opened 3/13/07 Last Active Date debt was incurred 4/04/14 2.5 Wells Fargo Auto Finance Creditor's Name Attn: Bankruptcy | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Automobile | | Unknown | \$0.00 |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Opened 3/13/07 Last Active Date debt was incurred 4/04/14 2.5 Wells Fargo Auto Finance Creditor's Name Attn: Bankruptcy Po Box 29704 | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: | | Unknown_ | \$0.00 |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Opened 3/13/07 Last Active 4/04/14 2.5 Wells Fargo Auto Finance Creditor's Name Attn: Bankruptcy Po Box 29704 Phoenix, AZ 85038 | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Automobile As of the date you file, the claim is: Check all that apply. Contingent | | Unknown | \$0.00 |
| Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Opened 3/13/07 Last Active Date debt was incurred 4/04/14 2.5 Wells Fargo Auto Finance Creditor's Name Attn: Bankruptcy Po Box 29704 | car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number Describe the property that secures the claim: Automobile As of the date you file, the claim is: Check all that apply. | | Unknown | \$0.00 |

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

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| Debtor 1 Gregory Leo Chaplin | C | Case number (if know) | | |
|---|--|-----------------------|------------------------|--------|
| First Name Middle N | ame Last Name | | | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | |
| Debtor 1 only | ☐ An agreement you made (such as mortgage or secu | ıred | | |
| Debtor 2 only | car loan) | iiou | | |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only | ☐ Statutory lien (such as tax lien, mechanic's lien) | | | |
| ☐ At least one of the debtors and another | ☐ Judgment lien from a lawsuit | | | |
| ☐ Check if this claim relates to a | ☐ Other (including a right to offset) | | | |
| community debt | · · · · · · · · · · · · · · · · · · · | | | |
| Opened | | | | |
| 07/07 Last | | | | |
| Active | | | | |
| Date debt was incurred 8/08/11 | Last 4 digits of account number 9001 | | | |
| | | | | |
| 2.6 Wells Fargo Dealer | Describe the manufactuation to the plain. | \$4,461.47 | \$5,000.00 | \$0.00 |
| Services Creditor's Name | Describe the property that secures the claim: 2007 Honda Element 135000 miles | Ψ+,+01.+7 | ψ3,000.00 — | Ψ0.00 |
| Creater o Name | 2007 Honda Element 135000 miles | | | |
| | | | | |
| P.O. Box 17900 | As of the date you file, the claim is: Check all that apply. | | | |
| Denver, CO 80217 | Contingent | | | |
| Number, Street, City, State & Zip Code | ☐ Unliquidated | | | |
| | ☐ Disputed | | | |
| Who owes the debt? Check one. | Nature of lien. Check all that apply. | | | |
| Debtor 1 only | An agreement you made (such as mortgage or secucar loan) | ıred | | |
| Debtor 2 only | | | | |
| Debtor 1 and Debtor 2 only | ☐ Statutory lien (such as tax lien, mechanic's lien) | | | |
| At least one of the debtors and another | ☐ Judgment lien from a lawsuit | | | |
| ☐ Check if this claim relates to a community debt | Other (including a right to offset) | | | |
| • | | | | |
| Date debt was incurred 06/01/11 | Last 4 digits of account number 7231 | | | |
| Walla Farra Daalar | | | | |
| Wells Fargo Dealer Services | Describe the property that secures the claim: | \$3,354.00 | \$4,500.00 | \$0.00 |
| Creditor's Name | 2005 Mini Cooper 77,000 miles | | | |
| | Debtor is Joint Owner with wife . | | | |
| Attn: Bankruptcy | As of the date you file, the claim is: Check all that | | | |
| Po Box 19657 | apply. | | | |
| Irvine, CA 92623 | Contingent | | | |
| Number, Street, City, State & Zip Code | ☐ Unliquidated | | | |
| Who owes the debt? Check one. | ☐ Disputed Nature of lien. Check all that apply. | | | |
| _ | ☐ An agreement you made (such as mortgage or secu | ıred | | |
| ■ Debtor 1 only □ Debtor 2 only | car loan) | iieu | | |
| Debtor 1 and Debtor 2 only | ☐ Statutory lien (such as tax lien, mechanic's lien) | | | |
| ☐ At least one of the debtors and another | ☐ Judgment lien from a lawsuit | | | |
| ☐ Check if this claim relates to a | Other (including a right to offset) | | | |
| community debt | | | | |
| Opened | | | | |
| 11/11 Last | | | | |
| Active | | | | |
| Date debt was incurred 1/07/17 | Last 4 digits of account number 7231 | | | |
| | | | | |
| 2.8 Wells Fargo Hm Mortgag | Describe the property that secures the claim: | \$0.00 | Unknown | \$0.00 |

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| Debtor 1 Gregory Leo Chaplin | | Case number (if know) | | | | |
|--|---|--|--|--|--|--|
| First Name Middle N | lame Last Name | | | | | |
| Creditor's Name | Real Estate Mortgage | | | | | |
| | | | | | | |
| | As of the date you file, the claim is: Check al apply. | that | | | | |
| Number, Street, City, State & Zip Code | ☐ Contingent☐ Unliquidated | | | | | |
| Who owes the debt? Check one. | ☐ Disputed Nature of lien. Check all that apply. | | | | | |
| Debtor 1 only | ☐ An agreement you made (such as mortgag car loan) | e or secured | | | | |
| ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only | ☐ Statutory lien (such as tax lien, mechanic's | lien) | | | | |
| At least one of the debtors and another | Judgment lien from a lawsuit | | | | | |
| ☐ Check if this claim relates to a community debt | Other (including a right to offset) | | | | | |
| Opened 07/03 Last Active Date debt was incurred 2/06/07 | Last 4 digits of account number | 3714 | | | | |
| | | | | | | |
| Add the dollar value of your entries in C | Column A on this page. Write that number her | e: \$323,573.47 | | | | |
| If this is the last page of your form, add Write that number here: | the dollar value totals from all pages. | \$323,573.47 | | | | |
| Part 2: List Others to Be Notified for | or a Debt That You Already Listed | | | | | |
| trying to collect from you for a debt you o | owe to someone else, list the creditor in Part of t you listed in Part 1, list the additional credit | hat you already listed in Part 1. For example, if a collection agency is I, and then list the collection agency here. Similarly, if you have more ors here. If you do not have additional persons to be notified for any | | | | |
| Name, Number, Street, City, State & Blitt & Gaines PC | Zip Code | On which line in Part 1 did you enter the creditor? _2.2_ | | | | |
| 661 Glenn Ave. Wheeling, IL 60090 | | Last 4 digits of account number | | | | |

Case 17-07782 Doc 1 Filed 03/13/17 Entered 03/13/17 16:43:10 Desc Main Document Page 22 of 57 Fill in this information to identify your case: Debtor 1 Gregory Leo Chaplin Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. List All of Your NONPRIORITY Unsecured Claims Part 2: 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **Bank Of America** Last 4 digits of account number 5273 \$0.00 Nonpriority Creditor's Name Opened 07/09 Last Active Nc4-105-03-14 Po Box 26012 When was the debt incurred? 8/02/10 Greensboro, NC 27410 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Credit Card

Document Page 23 of 57 Debtor 1 Gregory Leo Chaplin Case number (if know) 4.2 Cap1/terah Last 4 digits of account number 2872 \$0.00 Nonpriority Creditor's Name Capital One Retail Srvs/Attn: Opened 1/08/07 Last Active 7/05/09 **Bankruptcy** When was the debt incurred? Po Box 30258 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.3 **Capital One** Last 4 digits of account number 4994 \$0.00 Nonpriority Creditor's Name Attn: General Opened 01/07 Last Active Correspondence/Bankruptcy When was the debt incurred? 10/14/09 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.4 **Capital One** Last 4 digits of account number 0451 \$0.00 Nonpriority Creditor's Name Opened 04/02 Last Active Attn: General Correspondence/Bankruptcy When was the debt incurred? 4/03/10 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts

■ No

☐ Yes

■ Other. Specify Credit Card

Page 24 of 57 Document Debtor 1 Gregory Leo Chaplin Case number (if know) 4.5 Capital One Last 4 digits of account number 4994 \$0.00 Nonpriority Creditor's Name Attn: General Opened 01/07 Last Active Correspondence/Bankruptcy When was the debt incurred? 10/14/09 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.6 **Capital One** Last 4 digits of account number 1663 \$0.00 Nonpriority Creditor's Name Attn: General Opened 07/98 Last Active Correspondence/Bankruptcy When was the debt incurred? 8/04/09 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.7 Capital One / Menard Last 4 digits of account number 7965 \$0.00 Nonpriority Creditor's Name Opened 10/04 Last Active Attn: General Correspondence/Bankruptcy When was the debt incurred? 3/14/10 Po Box 30285 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

■ Other. Specify Charge Account

Debts to pension or profit-sharing plans, and other similar debts

report as priority claims

Is the claim subject to offset?

Document Page 25 of 57 Debtor 1 Gregory Leo Chaplin Case number (if know) 4.8 Chase Card Last 4 digits of account number 8661 \$0.00 Nonpriority Creditor's Name Opened 10/07 Last Active Po Box 15298 When was the debt incurred? 8/04/09 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.9 **Chase Card** Last 4 digits of account number \$0.00 2978 Nonpriority Creditor's Name Opened 04/14 Last Active Po Box 15298 When was the debt incurred? 3/03/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 Commerce Bk 0870 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 07/10 Last Active P O Box 411036 When was the debt incurred? 7/11/12 Kansas City, MO 64141 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

■ No

☐ Yes

report as priority claims

■ Other. Specify Credit Card

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor 1 Gregory Leo Chaplin Case number (if know) 4.1 **Discover Financial** 4664 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 09/09 Last Active Po Box 3025 2/12/17 When was the debt incurred? New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Credit Card** Other. Specify 4.1 First National Bank \$0.00 2523 Last 4 digits of account number Nonpriority Creditor's Name Attn: FNN Legal Dept Opened 06/15 Last Active 1620 Dodge St Mailstop Code 3290 When was the debt incurred? 5/19/16 Omaha, NE 68191 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $oxed{\square}$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.1 Fst Amer Bk 5570 \$42,019.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 02/05 Last Active 700 Busse Rd. When was the debt incurred? 5/19/14 Elk Grove Village, IL 60007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Line Secured ☐ Yes

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Case number (if know)

| Denio | Gregory Leo Chapilii | | Case Humber (II know) | |
|-------|---|---|---|--------|
| 4.1 | Kohls/Capital One | Last 4 digits of account number | 3628 | \$0.00 |
| | Nonpriority Creditor's Name Kohls Credit Po Box 3043 Milwaukee, WI 53201 | When was the debt incurred? | Opened 10/89 Last Active 11/06/16 | |
| | Number Street City State Zlp Code Who incurred the debt? Check one. | As of the date you file, the claim | is: Check all that apply | |
| | Debtor 1 only | ☐ Contingent | | |
| | ☐ Debtor 2 only | ☐ Unliquidated | | |
| | Debtor 1 and Debtor 2 only | ☐ Disputed | | |
| | \square At least one of the debtors and another | Type of NONPRIORITY unsecure | d claim: | |
| | ☐ Check if this claim is for a community debt Is the claim subject to offset? | ☐ Student loans ☐ Obligations arising out of a separeport as priority claims | aration agreement or divorce that you did not | |
| | No | Debts to pension or profit-sharir | o plans, and other similar debts | |
| | ☐ Yes | Other. Specify Charge Acc | | |
| 4.1 | Synchrony Bank / HH Gregg | Last 4 digits of account number | 0952 | \$0.00 |
| | Nonpriority Creditor's Name Attn: Bankruptcy Po Box 956060 Orlando, FL 32896 | When was the debt incurred? | Opened 10/16/07 Last Active 11/05/08 | |
| | Number Street City State Zlp Code | As of the date you file, the claim | is: Check all that apply | |
| | Who incurred the debt? Check one. | | | |
| | Debtor 1 only | ☐ Contingent | | |
| | Debtor 2 only | ☐ Unliquidated | | |
| | Debtor 1 and Debtor 2 only | ☐ Disputed | | |
| | \square At least one of the debtors and another | Type of NONPRIORITY unsecure | d claim: | |
| | ☐ Check if this claim is for a community | ☐ Student loans | | |
| | debt Is the claim subject to offset? | report as priority claims | aration agreement or divorce that you did not | |
| | No | Debts to pension or profit-sharing | - ' | |
| | Yes | Other. Specify Charge Acc | count | |
| 4.1 | Synchrony Bank/ Old Navy Nonpriority Creditor's Name | Last 4 digits of account number | 3385 | \$0.00 |
| | Attn: Bankruptcy Po Box 956060 Orlando, FL 32896 | When was the debt incurred? | Opened 01/03 Last Active 4/18/06 | |
| | Number Street City State Zlp Code Who incurred the debt? Check one. | As of the date you file, the claim | is: Check all that apply | |
| | Debtor 1 only | ☐ Contingent | | |
| | ☐ Debtor 2 only | ☐ Unliquidated | | |
| | ☐ Debtor 1 and Debtor 2 only | ☐ Disputed | | |
| | \square At least one of the debtors and another | Type of NONPRIORITY unsecure | d claim: | |
| | Check if this claim is for a community | Student loans | | |
| | debt Is the claim subject to offset? | ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing | aration agreement or divorce that you did not | |
| | ■ No | Debts to pension or profit-snaring | | |
| | 1 1 700 | - Other Carate, Unarge Act | ::::::::::::::::::::::::::::::::::::::: | |

| Debtor | 1 Gregory L | eo Chaplin | Document Page 2 | 8 of 5 Case n | 7 jumber (if know | y) | - Widiii |
|--------------------|--|---|---|-------------------|----------------------|------------------------|-------------------------|
| 4.1 | Synchrony | Bank/Walmart | Last 4 digits of account number | 5062 | | | \$0.00 |
| · | Nonpriority Cred Attn: Bankr Po Box 956 Orlando, FL Number Street (| ditor's Name uptcy 060 . 32896 City State Zlp Code | When was the debt incurred? As of the date you file, the claim | 3/07/0 | | ast Active | · |
| | ■ Debtor 1 onl □ Debtor 2 onl □ Debtor 1 and | y | ☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure | d claim: | | | |
| | _ | s claim is for a community | ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing | aration ag | | · | |
| | ☐ Yes | | Other. Specify Charge Ac | | | | |
| 4.1 | Wells Fargo | | Last 4 digits of account number | 5662 | | - | \$0.00 |
| | Mac F82535 Po Box 104 Des Moines | i-02f 38 , IA 50306 | When was the debt incurred? | Open 6/02/ | | 9 Last Active | |
| | | City State ZIp Code he debt? Check one. | As of the date you file, the claim | is: Check | all that apply | | |
| | ■ Debtor 1 onl | • | ☐ Contingent ☐ Unliquidated | | | | |
| | | of the debtors and another s claim is for a community | ☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans ☐ Obligations arising out of a separeport as priority claims | | reement or dive | orce that you did not | |
| | ■ No | ••• | Debts to pension or profit-sharin | • | and other simila | ar debts | |
| is tryii have r | List Others is page only if y ng to collect fro more than one c ed for any debts | m you for a debt you owe to sor | oout your bankruptcy, for a debt that y neone else, list the original creditor ir you listed in Parts 1 or 2, list the add submit this page. | ou alrea | or 2, then list | the collection agency | here. Similarly, if you |
| | the amounts of of unsecured cla | | ns. This information is for statistical r | eporting | purposes only | y. 28 U.S.C. §159. Add | the amounts for each |
| | 6a. Fotal | Domestic support obligations | | 6a. | \$T | otal Claim | |
| cla from Pa | aims eart 1 6b. 6c. 6d. | | you owe the government njury while you were intoxicated ecured claims. Write that amount here. | 6b. 6c. 6d. | \$ \$ | 0.00 0.00 0.00 | |
| | 6e. | Total Priority. Add lines 6a thro | ugh 6d. | 6e. | \$ | 0.00 | |

claims from Part 2

Official Form 106 E/F

Total

Schedule E/F: Creditors Who Have Unsecured Claims

Obligations arising out of a separation agreement or divorce that

Student loans

Total Claim

0.00

0.00

6f.

6g.

\$

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Debtor 1 Gregory Leo Chaplin

| 6h. | you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts | 6h. | \$ 0.00 |
|-----|--|-----|-----------------|
| 6i. | Other. Add all other nonpriority unsecured claims. Write that amount here. | 6i. | \$ 42,019.00 |
| 6j. | Total Nonpriority. Add lines 6f through 6i. | 6j. | \$ 42,019.00 |

Fill in this information to identify your case: Debtor 1 Gregory Leo Chaplin Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

| | Person or | company with | h whom you have the o | contract or lease | State what the contract or lease is for |
|-----|-----------|--------------|-----------------------|-------------------|---|
| 2.1 | | | | | |
| | Name | | | | |
| | | | | | <u> </u> |
| | Number | Street | | | |
| | City | | State | ZIP Code | |
| 2.2 | | | | · | |
| | Name | | | | _ |
| | Number | Street | | | _ |
| | City | | State | ZIP Code | _ |
| 2.3 | | | | | |
| 2.0 | Name | | | | _ |
| | | | | | |
| | Number | Street | | | |
| | City | | State | ZIP Code | |
| 2.4 | | | | | |
| | Name | | | | _ |
| | Number | Street | | | _ |
| | City | | State | ZIP Code | _ |
| 2.5 | | | 0.0.0 | 0000 | |
| 2.0 | Name | | | | _ |
| | 1101116 | | | | |
| | Number | Street | | | _ |
| | City | | State | ZIP Code | <u> </u> |
| | , | | - 10.110 | | |

| | | Document | Page 31 of | 57 | |
|------------------------------|---|---|---------------------|--|---|
| Fill in this | information to identify your | case: | | | |
| Debtor 1 | Gregory Leo Cha | • | | | |
| Dobtor 2 | First Name | Middle Name | Last Name | | |
| Debtor 2 (Spouse if, fili | ng) First Name | Middle Name | Last Name | | |
| United Sta | ites Bankruptcy Court for the: | NORTHERN DISTRICT OF I | LLINOIS | | |
| Case num | ber | | | | Charletter and |
| (II KIIOWII) | | | | | Check if this is an amended filing |
| Ott: ": " | I Farma 400I I | | | | |
| | l Form 106H | obtoro | | | |
| scned | lule H: Your Cod | eptors | | | 12/15 |
| ill it out, a our name | nd number the entries in the and case number (if known) | boxes on the left. Attach the | Additional Page to | this page. On the top o | eded, copy the Additional Page, of any Additional Pages, write |
| - N- | | | | | |
| ■ No □ Yes | • | | | | |
| | | | | | |
| | | I lived in a community proper Nevada, New Mexico, Puerto F | | | states and territories include |
| ■ No. | Go to line 3. | | | | |
| ☐ Yes | s. Did your spouse, former spou | use, or legal equivalent live with | you at the time? | | |
| in line Form | e 2 again as a codebtor only i | f that person is a guarantor o | r cosigner. Make su | ire you have listed the | with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill |
| | Column 1: Your codebtor Name, Number, Street, City, State and Zi | P Code | | Column 2: The credi Check all schedules | itor to whom you owe the debt that apply: |
| 3.1 | | | | ☐ Schedule D, line | |
| | Name | | | ☐ Schedule E/F, line | e |
| | | | | ☐ Schedule G, line | |
| | Number Street | | | | |
| | City | State | ZIP Code | | |
| 3.2 | | | | ☐ Schedule D, line | |
| | Name | | | ☐ Schedule E/F, line | |
| | | | | ☐ Schedule G, line | |
| - | Number Street | | | | |

State

City

ZIP Code

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| | in this information to identify the formation of the formation to identify the formation the formation to identify the formation the for | | se: Chaplin | | | | | | | | |
|-------------|--|--------------------------|--|------------------------|------------|----------------|-------------|-------------------------|--------------------------|---------------------------------|----------|
| Del | btor 2 | gory Leo | Опарии | | | _ | | | | | |
| | ited States Bankruptcy Co | ourt for the: | NORTHERN DISTRIC | CT OF ILLINOIS | | | | | | | |
| Cas | se number nown) | | | | | | □ A | | ed filing ent showing | g postpetition llowing date: | |
| 0 | fficial Form 106 | <u> 31</u> | | | | | N | 1M / DD/ Y | YYY | | |
| S | chedule I: You | ır Inco | ome | | | | | | | | 12/15 |
| spo atta | plying correct information use. If you are separated that a separate sheet to the separate sheet she sheet she | d and you his form. (| r spouse is not filing wi | th you, do not inclu | ıde infor | mati | on abou | t your spo umber (if | ouse. If mo known). A | re space is | needed, |
| | If you have more than o | ne iob. | | ■ Employed | | ☐ Employed | | | | | |
| | attach a separate page with information about additional | | Employment status | ☐ Not employed | | ☐ Not employed | | | | | |
| | employers. | | Occupation | Locomotive Engineer | | | | | | | |
| | Include part-time, seaso self-employed work. | onal, or | Employer's name | Burlington Nor | thern S | F | | | | | |
| | Occupation may include or homemaker, if it appl | | Employer's address | Forth Worth, T | (| | | | | | |
| | | | How long employed to | here? 22 year | rs | | | _ | | | |
| Par | rt 2: Give Details A | bout Mon | thly Income | | | | | | | | |
| | mate monthly income as use unless you are separa | | ate you file this form. If | you have nothing to r | eport for | any | line, write | e \$0 in the | space. Inc | lude your no | n-filing |
| | ou or your non-filing spous e space, attach a separate | | | ombine the information | on for all | empl | oyers for | that perso | on on the lir | nes below. If | you need |
| | | | | | | | For Del | otor 1 | | otor 2 or ng spouse | |
| 2. | , , | • | ry, and commissions (becalculate what the month) | , , | 2. | \$ | 6 | ,018.00 | \$ | N/A | |
| 3. | Estimate and list mont | thly overti | me pay. | | 3. | +\$ | | 0.00 | +\$ | N/A | |
| 4. | Calculate gross Incom | ne. Add lin | e 2 + line 3. | | 4. | \$ | 6,0 | 18.00 | \$ | N/A | |

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| Debtor 1 | | Gregory Leo Chaplin | - | | Case | number (if known) | | | | |
|----------|---------------|--|------|-----------|-------------|-------------------|-----------|-----------------|-------------------|----------------|
| | | | | | For | Debtor 1 | | Debtor : | | |
| | Сор | y line 4 here | 4. | | \$_ | 6,018.00 | \$ | ming 5 | N/A | |
| 5. | List | all payroll deductions: | | | | | | | | |
| | 5a. | Tax, Medicare, and Social Security deductions | 58 | a. | \$ | 3,107.00 | \$ | | N/A | |
| | 5b. | Mandatory contributions for retirement plans | | b. | \$ | 0.00 | \$ | | N/A | |
| | 5c. | Voluntary contributions for retirement plans | 50 | c. | \$ | 0.00 | \$ | | N/A | |
| | 5d. | Required repayments of retirement fund loans | 50 | d. | \$ | 0.00 | \$ | | N/A | |
| | 5e. | Insurance | 56 | e. | \$ | 260.00 | \$ | | N/A | |
| | 5f. | Domestic support obligations | 5f | f. | \$_ | 0.00 | \$ | | N/A | |
| | 5g. | Union dues | 5 | _ | \$_ | 119.00 | \$ | | N/A | |
| | 5h. | Other deductions. Specify: | _ 5h | h.+ | \$_ | 0.00 | + \$ | | N/A | |
| 6. | Add | the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. | 6. | | \$_ | 3,486.00 | \$ | | N/A | |
| 7. | Cald | culate total monthly take-home pay. Subtract line 6 from line 4. | 7. | | \$_ | 2,532.00 | \$ | | N/A | |
| 8. | List 8a. | all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total | | | | | | | | |
| | 01 | monthly net income. | | a. | \$_ | 0.00 | \$ | | N/A | |
| | 8b. 8c. | Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. | 8t | | \$_ * | 0.00 | \$ | | N/A | |
| | 8d. | Unemployment compensation | 80 | d. | \$_ \$ | 0.00 | \$_ \$ | | N/A N/A | |
| | 8e. | Social Security | 86 | | \$ - | 0.00 | \$ | | N/A | |
| | 8f. 8g. | Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income | | f. | \$_ \$ | 0.00 | \$ \$ | | N/A N/A | |
| | 8h. | Other monthly income. Specify: | | 9. h.+ | \$ - | 0.00 | · · — | | N/A | |
| 9. | | all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. | 9. | Г | \$ | 0.00 | \$ | | N/A | <u> </u> |
| 40 | 0-1 | sulate manthly income. Add line 7 , line 0 | 40 | φ_ | | 0.500.00 | | NI/A | • | 0.500.00 |
| 10. | | culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. | 10. | Φ_ | | 2,532.00 + \$ | | N/A | = \$ | 2,532.00 |
| 11. | Inclu othe | e all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not a cify: | dep | | | • | • | Schedule 11. | | 0.00 |
| 12. | | the amount in the last column of line 10 to the amount in line 11. The rest e that amount on the Summary of Schedules and Statistical Summary of Certain ies | | | | | | 12. | \$ | 2,532.00 |
| 13. | Do y | you expect an increase or decrease within the year after you file this form? | ? | | | | | | Combin monthly | ed / income |
| | | Voc Evoloin: | | | | | | | | |

page 2

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| | n this informs | tion to identify ye | 21.1. 22221 | | | | | | | |
|-------|----------------------------|--|----------------|--|--|------------|---------------|-------------|--|-------|
| | n this informa | tion to identify yo | our case. | | | | | | | |
| Debt | tor 1 | Gregory Leo | Chaplin | | | _ | eck if this i | | | |
| Debt | tor 2 | | | | | | | nded filing | wing postpotition abo | ntor |
| 1 | use, if filing) | | | | | | | | wing postpetition cha the following date: | piei |
| | , 0, | | | | | | | | | |
| Unite | ed States Bankr | ruptcy Court for the | : NORTH | ERN DISTRICT OF ILLIN | OIS | | MM / DD | / YYYY | | |
| Case | e number | | | | | | | | | |
| 1 | nown) | | | | | | | | | |
| | | | | | | | | | | |
| Of | ficial Fo | rm 106J | | | | | | | | |
| | | J: Your | Exper | ises | | | | | | 12/15 |
| | | | | . If two married people ar | e filing together, bo | oth are ed | ually resp | onsible fo | or supplying correc | t |
| info | rmation. If m | ore space is ne | eded, atta | ch another sheet to this | | | | | | |
| num | nber (if know | n). Answer ever | ry questio | n. | | | | | | |
| Part | | ribe Your House | ehold | | | | | | | |
| 1. | Is this a joir | nt case? | | | | | | | | |
| | ■ No. Go to | line 2. | | | | | | | | |
| | ☐ Yes. Doe | es Debtor 2 live | in a separ | ate household? | | | | | | |
| | □N | 0 | | | | | | | | |
| | ΠY | es. Debtor 2 mus | st file Offici | al Form 106J-2, Expenses | s for Separate House | hold of De | ebtor 2. | | | |
| _ | | | | | | | | | | |
| 2. | Do you have | e dependents? | ■ No | | | | | | | |
| | Do not list D Debtor 2. | ebtor 1 and | ☐ Yes. | Fill out this information for each dependent | Dependent's relati Debtor 1 or Debtor | | Depe age | ndent's | Does dependent live with you? | |
| | | | | · | | | | | - DN: | |
| | Do not state dependents | | | | | | | | □ No □ Yes | |
| | aoponaomo | namos. | | | | | | | □ res □ No | |
| | | | | | | | | | □ Yes | |
| | | | | | | | - | | □ No | |
| | | | | | | | | | ☐ Yes | |
| | | | | | | | | | □ No | |
| | | | | | | | | | ☐ Yes | |
| 3. | | oenses include | | No | | | | | | |
| | | f people other t d your depende | | Yes | | | | | | |
| | <u>-</u> | | | | | | | | | |
| Part | | ate Your Ongoi | | y Expenses uptcy filing date unless y | | | | -4 i Ch- | | |
| exp | | | | y is filed. If this is a supp | | | | | | |
| Incl | ude expense | es naid for with | non-cash | government assistance i | f vou know | | | | | |
| | | | | cluded it on Schedule I: \ | | | | | | |
| (Off | icial Form 10 |)6I.) | | | | | | Your exp | enses | |
| | | | | | | | | | | |
| 4. | | or home owners and any rent for the | | ses for your residence. In | nclude first mortgage | e 4. | \$ | | 1,000.00 | |
| | . , | • | o ground o | i iot. | | | · | | | |
| | | led in line 4: | | | | | | | | |
| | | estate taxes | | | | 4a. | · | | 0.00 | |
| | • | rty, homeowner's | | 's insurance ıpkeep expenses | | 4b. 4c. | · · — | | 0.00 | |
| | | owner's associat | • | | | 4d. 4d. | | | 0.00 | |
| 5. | | | | our residence, such as ho | me equity loans | 5. | | | 0.00 | |

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| Deb | tor 1 | Gregory | Leo Chaplin | Case n | ım | ber (if known) | |
|-----|--------|---------------|--|-------------------|------|------------------|------------------------------|
| 6. | Utilit | ies: | | | | | |
| ٥. | 6a. | | , heat, natural gas | 6 | a. | \$ | 89.00 |
| | 6b. | - | wer, garbage collection | | | \$ | 30.00 |
| | 6c. | - | e, cell phone, Internet, satellite, and cable services | | | \$ | 149.00 |
| | 6d. | • | ecify: Other | | | \$ | 100.00 |
| 7. | | | sekeeping supplies | | 7. | · | 120.00 |
| 8. | | | children's education costs | | 8. | \$ | 0.00 |
| 9. | | | dry, and dry cleaning | | 9. | · | 0.00 |
| - | | | products and services | | | \$ | 0.00 |
| | | - | ental expenses | | | \$ | 50.00 |
| | | | Include gas, maintenance, bus or train fare. | | ٠. | Ψ | 30.00 |
| 12. | | | car payments. | 1 | 2. | \$ | 150.00 |
| 13. | | | clubs, recreation, newspapers, magazines, and books | 1 | 3. | \$ | 25.00 |
| 14. | | | tributions and religious donations | 1 | 4. | \$ | 0.00 |
| 15. | Insur | rance. | • | | | · | |
| | Do no | ot include ir | nsurance deducted from your pay or included in lines 4 or 20. | | | | |
| | 15a. | Life insura | ance | 15 | a. | \$ | 0.00 |
| | 15b. | Health ins | surance | 15 | b. | \$ | 0.00 |
| | 15c. | Vehicle in | surance | 15 | c. | \$ | 0.00 |
| | 15d. | Other insu | urance. Specify: | 15 | d. | \$ | 0.00 |
| 16. | Taxe | s. Do not ir | nclude taxes deducted from your pay or included in lines 4 or 20 | | | | |
| | Spec | | , , , | | 6. | \$ | 0.00 |
| 17. | Insta | allment or I | ease payments: | | | | |
| | 17a. | Car paym | ents for Vehicle 1 | 17 | a. | \$ | 319.00 |
| | 17b. | Car paym | ents for Vehicle 2 | 17 | b. | \$ | 0.00 |
| | 17c. | Other. Sp | ecify: | 17 | C. | \$ | 0.00 |
| | 17d. | Other. Sp | ecify: | 17 | d. | \$ | 0.00 |
| 18. | | | s of alimony, maintenance, and support that you did not repo | | _ | | 0.00 |
| | | | your pay on line 5, Schedule I, Your Income (Official Form 1 | 1 06I) . 1 | 8. | · | 0.00 |
| 19. | | | s you make to support others who do not live with you. | | _ | \$ | 0.00 |
| | Spec | | | | 9. | | |
| 20. | | | perty expenses not included in lines 4 or 5 of this form or on | | | | 4 405 00 |
| | | | s on other property | | | \$ | 1,435.99 |
| | | Real esta | | | | \$ | 0.00 |
| | | | homeowner's, or renter's insurance | 20 | | | 0.00 |
| | | | nce, repair, and upkeep expenses | | | \$ | 0.00 |
| | | | ner's association or condominium dues | | | \$ | 0.00 |
| 21. | Othe | er: Specify: | | 2 | 1. | +\$ | 0.00 |
| 22 | Calc | ulate vour | monthly expenses | | | | |
| | | - | through 21. | | | \$ | 3,467.99 |
| | | | 22 (monthly expenses for Debtor 2), if any, from Official Form 10 | 6J-2 | | \$ | 0,407.00 |
| | | 1 7 | ,, i. 3, i. | 00 2 | | · | 2.467.00 |
| | 22C. / | Add line 22 | a and 22b. The result is your monthly expenses. | | | \$ | 3,467.99 |
| 23. | Calc | ulate your | monthly net income. | | | | |
| | | - | 12 (your combined monthly income) from Schedule I. | 23 | a. | \$ | 2,532.00 |
| | | | r monthly expenses from line 22c above. | 23 | b. | -\$ | 3,467.99 |
| | | .,, | . , | | | | |
| | 23c. | Subtract y | your monthly expenses from your monthly income. | | | | |
| | | The result | t is your monthly net income. | 23 | C. | \$ | -935.99 |
| _ | _ | | | | | | |
| 24. | | | an increase or decrease in your expenses within the year at | | | | |
| | | | ou expect to finish paying for your car loan within the year or do you expe terms of your mortgage? | ect your mortgag | je į | payment to incre | ase or decrease because of a |
| | ■ No | | S. your mongago. | | | | |
| | | | Evaleia bara: | | | | |
| | □ Ye | es. | Explain here: | | | | |

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| Fill in this info | rmation to identify your | case. | | | |
|-----------------------------------|--|--------------------------|-----------------------------|---|------------------------------------|
| _ | | | | | |
| Debtor 1 | Gregory Leo Cha | Middle Name | Last Name | | |
| Debtor 2 | | | | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name | | |
| United States B | Bankruptcy Court for the: | NORTHERN DISTRICT | OF ILLINOIS | | |
| Case number (if known) | | | | _ | Check if this is an amended filing |
| Official For Declara | - | ın Individual | Debtor's Scl | hedules | 12/15 |
| obtaining mone years, or both. | | n connection with a bank | | Making a false statement, cond fines up to \$250,000, or impris | |
| Did you p | ay or agree to pay some | one who is NOT an attor | ney to help you fill out ba | nkruptcy forms? | |
| ■ No | | | | | |
| ☐ Yes. | Name of person | | | Attach Bankruptcy Petit Declaration, and Signat | , |
| | alty of perjury, I declare are true and correct. | that I have read the sum | mary and schedules filed | with this declaration and | |
| X /s/ Gr | egory Leo Chaplin | | X | | |
| Grego | ory Leo Chaplin ure of Debtor 1 | | Signature of D | Debtor 2 | |
| Date | March 10, 2017 | | Date | | |

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| Fill in this in | formation to identify you | r case: | | | |
|---------------------------------|--|---|---|--|---|
| Debtor 1 | Gregory Leo Ch | • | | | |
| Debtor 2 | First Name | Middle Name | Last Name | | |
| (Spouse if, filing) | First Name | Middle Name | Last Name | | |
| United States | s Bankruptcy Court for the: | NORTHERN DISTRICT (| OF ILLINOIS | | |
| Casa numba | | | | | |
| Case numbe (if known) | | | | _ | Check if this is an amended filing |
| Stateme | | Affairs for Indivi | | | 4/10 |
| information. number (if kr | If more space is needed, nown). Answer every que ive Details About Your Ma | attach a separate sheet to stion. | this form. On the top of an | equally responsible for sup y additional pages, write yo | |
| 1. What is | your current marital statu | IS? | | | |
| _ | rried | | | | |
| ⊔ Not | married | | | | |
| 2. During t | he last 3 years, have you | lived anywhere other than | where you live now? | | |
| □ No | | | | | |
| ■ Yes | s. List all of the places you I | ived in the last 3 years. Do no | ot include where you live now | ı. | |
| Debtor | 1 Prior Address: | Dates Debtor 1 lived there | Debtor 2 Prior Ac | dress: | Dates Debtor 2 lived there |
| | Loomis Court vood, IL 60445 | From-To: 2005-2016 | ☐ Same as Debtor | I | ☐ Same as Debtor 1 From-To: |
| States and ter No Yes Part 2 Ex | ritories include Arizona, Ca s. Make sure you fill out <i>Sci</i> | lifornia, Idaho, Louisiana, Ne hedule H: Your Codebtors (O | vada, New Mexico, Puerto R fficial Form 106H). | ity property state or territor ico, Texas, Washington and V | Visconsin.) |
| Fill in the | e total amount of income yo | nployment or from operating u received from all jobs and a have income that you receive | all businesses, including part | | ndar years? |
| □ No | | | | | |
| Yes | s. Fill in the details. | | | | |
| | | Debtor 1 | | Debtor 2 | |
| | | Sources of income Check all that apply. | Gross income (before deductions and exclusions) | Sources of income Check all that apply. | Gross income (before deductions and exclusions) |
| | ry 1 of current year until I filed for bankruptcy: | ■ Wages, commissions, bonuses, tips | \$12,500.00 | ☐ Wages, commissions, bonuses, tips | |
| | | ☐ Operating a business | | ☐ Operating a business | |
| | | , | | | |

Official Form 107

Case 17-07782 Doc 1 Filed 03/13/17 Entered 03/13/17 16:43:10 Desc Main Page 38 of 57 Document Case number (if known) Debtor 1 **Gregory Leo Chaplin** Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$65,000.00 □ Wages, commissions, Wages, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$70,022.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** each source (before deductions Describe below. Describe below. (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- - Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- No. Go to line 7.
- ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.
- * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.
- Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

□ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... paid still owe

Case 17-07782 Doc 1 Filed 03/13/17 Entered 03/13/17 16:43:10 Desc Main Document Page 39 of 57 Case number (if known) Debtor 1 **Gregory Leo Chaplin** Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider. Amount you **Insider's Name and Address** Dates of payment Reason for this payment Total amount paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe Include creditor's name paid Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details.

| Case title Case number | Nature of the case | Court or agency | Status of the case |
|---|---|--|-----------------------------------|
| Bank of America N.A. v. Gregory Chaplin 2014 CH 16437 | Foreclosure of 13349 S. Loomis Court, Crestwood IL 60445 | Circuit Court of Cook County 50 W. Washington Chicago, IL 60602 | ■ Pending □ On appeal □ Concluded |
| First American Bank v. Gregory Chaplin 15 M6 007687 | Suit on Note | Circuit Court of Cook County 50 W. Washington Chicago, IL 60602 | ■ Pending □ On appeal □ Concluded |

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

| | No. Go to line 11. |
|-----|-------------------------------------|
| | Yes. Fill in the information below. |
| Cre | editor Name and Address |

Describe the Property Value of the Date property **Explain what happened**

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

Creditor Name and Address Describe the action the creditor took Date action was Amount taken

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

П Yes Case 17-07782 Doc 1 Filed 03/13/17 Entered 03/13/17 16:43:10 Desc Main

Document Page 40 of 57 Case number (if known) Debtor 1 **Gregory Leo Chaplin** Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? ☐ Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Dates you gave Describe the gifts Value the gifts per person Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was Address payment **Email or website address** made Person Who Made the Payment, if Not You Arends & Callahan \$1500.00 for Bankruptcy Attorneys 2/16/17 \$1,500.00 10129'S. Western Ave. Fees Chicago, IL 60643 wade@arendscallahan.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who

promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

No

☐ Yes Fill in the details.

Person Who Was Paid Address

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

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Debtor 1 Gregory Leo Chaplin

| 18. | Within 2 years before you filed for bankruptcy transferred in the ordinary course of your bus Include both outright transfers and transfers made include gifts and transfers that you have already I No Yes. Fill in the details. | iness or financial affa e as security (such as t | iirs? he granting of a se | | | |
|-----|---|---|------------------------------|---------------|---|---|
| | Person Who Received Transfer Address Person's relationship to you | Description and v property transferr | | payment | e any property or is received or debts xchange | Date transfer was made |
| 19. | Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-prote No ☐ Yes. Fill in the details. | | y property to a so | elf-settled t | rust or similar device o | of which you are a |
| | Name of trust | Description and v | alue of the prope | erty transfei | rred | Date Transfer was made |
| Par | t 8: List of Certain Financial Accounts, Instr | uments, Safe Deposit | Boxes, and Stor | age Units | | |
| 20. | Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No. | other financial accour | nts; certificates o | | | |
| | | ast 4 digits of account number | Type of account instrument | ci | ate account was losed, sold, noved, or ansferred | Last balance before closing or transfer |
| 21. | Do you now have, or did you have within 1 yearsh, or other valuables? | ar before you filed for | bankruptcy, any | safe depos | sit box or other deposi | tory for securities, |
| | NoYes. Fill in the details. | | | | | |
| | Name of Financial Institution Address (Number, Street, City, State and ZIP Code) | Who else had acc Address (Number, State and ZIP Code) | | escribe the | e contents | Do you still have it? |
| 22. | Have you stored property in a storage unit or | place other than your | home within 1 ye | ear before y | ou filed for bankruptc | y? |
| | ■ No □ Yes. Fill in the details. | | | | | |
| | Name of Storage Facility Address (Number, Street, City, State and ZIP Code) | Who else has or h to it? Address (Number, State and ZIP Code) | | escribe the | e contents | Do you still have it? |
| Par | t 9: Identify Property You Hold or Control fo | r Someone Else | | | | |
| 23. | Do you hold or control any property that some for someone. | eone else owns? Inclu | ude any property | you borrow | ved from, are storing fo | or, or hold in trust |
| | Yes. Fill in the details. | | | | | |
| | Owner's Name Address (Number, Street, City, State and ZIP Code) | Where is the prop (Number, Street, City, S Code) | | escribe the | e property | Value |
| Par | t 10: Give Details About Environmental Inform | mation | | | | |
| For | the purpose of Part 10, the following definition | s apply: | | | | |

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

page 5

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Debtor 1 **Gregory Leo Chaplin**

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

| Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) No No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Court or agency Address (Number, Street, City, State and ZIP Code) Address | |
|--|----------------------|
| No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Case Title Case Number Case Number Case Number Case Number Court or agency Name Address (Number, Street, City, State, City, State and ZIP Code) Name Address (Number, Street, City, State and ZIP Code) Nature of the case State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business | |
| ☐ Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental law, if you know it 25. Have you notified any governmental unit of any release of hazardous material? No □ Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental law, if you know it 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and Include Settl | al law? |
| Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Case Title Case Number Case Number Court or agency Name Address (Number, Street, City, State and ZIP Code) No Governmental unit Environmental law, if you know it Court or agency name Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business | |
| No Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and No Yes. Fill in the details. Case Title Case Number Case Number Case Number Case Details About Your Business or Connections to Any Business | ate of notice |
| ☐ Yes. Fill in the details. Name of site Address (Number, Street, City, State and ZIP Code) Governmental unit Address (Number, Street, City, State and ZIP Code) Environmental law, if you know it 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and Include Settl | |
| Address (Number, Street, City, State and ZIP Code) No Yes. Fill in the details. Case Title Case Number Ca | |
| No Ves. Fill in the details. Case Title Case Number Cas | ate of notice |
| ☐ Yes. Fill in the details. Case Title Court or agency Nature of the case St Case Number Name Ca Address (Number, Street, City, State and ZIP Code) State and ZIP Code) | orders. |
| Case Number Name Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business | |
| | status of the ase |
| 27 Within 4 years before you filed for hankruptcy, did you own a husiness or have any of the following connections to any hus | |
| 27. Within 4 years before you med for bank upicy, did you own a business of have any of the following connections to any bus | siness? |
| ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time | |
| ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) | |
| ☐ A partner in a partnership | |
| ☐ An officer, director, or managing executive of a corporation | |
| ☐ An owner of at least 5% of the voting or equity securities of a corporation | |
| No. None of the above applies. Go to Part 12. | |
| ☐ Yes. Check all that apply above and fill in the details below for each business. | |
| Business Name Describe the nature of the business Employer Identification number Do not include Social Security num | nber or ITIN |
| (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper | ibei oi iiii. |
| 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include a institutions, creditors, or other parties. | all financial |
| ■ No □ Yes. Fill in the details below. | |
| Name Address (Number, Street, City, State and ZIP Code) | |

Part 12: Sign Below

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are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

| /s/ Gi | regory Leo Chapli | n |
|---------------------|-----------------------|---|
| Gregory Leo Chaplin | | Signature of Debtor 2 |
| Signa | ture of Debtor 1 | |
| Date | March 10, 2017 | Date |
| Did yo | u attach additional p | pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? |
| ■ No | | |
| ☐ Yes | 3 | |
| Did yo | u pay or agree to pa | y someone who is not an attorney to help you fill out bankruptcy forms? |
| ■ No | | |
| ☐ Yes | s. Name of Person | . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). |

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| Fill in this inform | nation to identify your | case: | | |
|--------------------------------------|--|--|--|---|
| Debtor 1 | Gregory Leo Cha | plin Middle Name | Last Name | _ |
| Debtor 2 (Spouse if, filing) | First Name | Middle Name | Last Name | _ |
| United States Bar | nkruptcy Court for the: | NORTHERN DIST | TRICT OF ILLINOIS | _ |
| Case number | | | | ☐ Check if this is an amended filing |
| Official For | | n for Indiv | riduals Filing Under Cha | apter 7 12/15 |
| | vidual filing under cha | | out this form if: | |
| you have lease You must file this | ed personal property a s form with the court w ver is earlier, unless th | nd the lease has no ithin 30 days after | ot expired. you file your bankruptcy petition or by the c e time for cause. You must also send copie | |
| | ople are filing together | in a joint case, bo | th are equally responsible for supplying co | rrect information. Both debtors must |
| | and accurate as possib our name and case nur | | needed, attach a separate sheet to this for | m. On the top of any additional pages, |
| Part 1: List Yo | our Creditors Who Have | e Secured Claims | | |
| 1. For any creditorinformation be | | art 1 of Schedule D | : Creditors Who Have Claims Secured by Pr | operty (Official Form 106D), fill in the |
| | editor and the property t | nat is collateral | What do you intend to do with the proper secures a debt? | ty that Did you claim the property as exempt on Schedule C? |
| name: | irst American Bank 13449 Loomis Ct. I 60445 Cook Coun 3 bedrooms, 1 and 1050 Sq. Ft., Bi-lev old, attached gara | ty 1/2 bath, el, 30 years | Surrender the property. □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: | ■ No □ Yes |
| Creditor's W name: | /ells Fargo Dealer Se | ervices | ☐ Surrender the property. ☐ Retain the property and redeem it. | □ No |
| Description of | 2007 Honda Eleme | nt 135000 | Retain the property and enter into a Reaffirmation Agreement. | Yes |

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

☐ Retain the property and [explain]:

Describe your unexpired personal property leases

miles

Will the lease be assumed?

Official Form 108

property

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

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| Debtor 1 Gregory Leo Chaplin | Case number (if known) |
|--|--|
| | |
| Lessor's name: Description of leased | □ No |
| Property: | ☐ Yes |
| Lessor's name: | □ No |
| Description of leased Property: | ☐ Yes |
| Lessor's name: | □ No |
| Description of leased Property: | ☐ Yes |
| Lessor's name: Description of leased | □ No |
| Property: | ☐ Yes |
| Lessor's name: Description of leased | □ No |
| Property: | ☐ Yes |
| Lessor's name: Description of leased | □ No |
| Property: | ☐ Yes |
| Lessor's name: Description of leased | □ No |
| Property: | ☐ Yes |
| Part 3: Sign Below | |
| Under penalty of perjury, I declare that I have indicated my intention property that is subject to an unexpired lease. | about any property of my estate that secures a debt and any personal |
| X /s/ Gregory Leo Chaplin | X |
| Gregory Leo Chaplin Signature of Debtor 1 | Signature of Debtor 2 |
| Date March 10, 2017 | Date |

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

| Chapter 7: | Liquidation |
|------------|--------------------|
| \$245 | filing fee |
| \$75 | administrative fee |
| + \$15 | trustee surcharge |
| \$335 | total fee |

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

| | \$200 | filing fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$275 | total fee |

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

| | \$235 | filing fee |
|---|-------|--------------------|
| + | \$75 | administrative fee |
| | \$310 | total fee |

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-07782 Doc 1 Filed 03/13/17 Entered 03/13/17 16:43:10 Desc Main Document Page 50 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

| In re | e Gregory Leo Chaplin | | Case N | Го. | |
|-------|---|---|---|----------------------------|----------------|
| | | Debtor(s) | Chapte | r 7 | |
| | DISCLOSURI | E OF COMPENSATION OF A | TTORNEY FOR | DEBTOR(S) | |
| | compensation paid to me within one | Fed. Bankr. P. 2016(b), I certify that I am the year before the filing of the petition in banks) in contemplation of or in connection with | kruptcy, or agreed to be p | aid to me, for services re | |
| | For legal services, I have agree | d to accept | \$ | 1,500.00 | |
| | Prior to the filing of this staten | ent I have received | \$ | 1,500.00 | |
| | Balance Due | | \$ | 0.00 | |
| 2. | The source of the compensation pai | d to me was: | | | |
| | ■ Debtor □ Other (s | pecify): | | | |
| 3. | The source of compensation to be p | aid to me is: | | | |
| | ■ Debtor □ Other (s | pecify): | | | |
| 4. | ■ I have not agreed to share the a | pove-disclosed compensation with any other | r person unless they are m | embers and associates of | f my law firm. |
| | | e-disclosed compensation with a person or p with a list of the names of the people sharing | | | aw firm. A |
| 5. | In return for the above-disclosed fe | e, I have agreed to render legal service for a | ll aspects of the bankrupto | cy case, including: | |
| | b. Preparation and filing of any petc. Representation of the debtor at td. [Other provisions as needed] | situation, and rendering advice to the debte ition, schedules, statement of affairs and pla ne meeting of creditors and confirmation he reparation and filing of reaffirmation | an which may be required aring, and any adjourned | ; hearings thereof; | ruptcy; |
| 6. | By agreement with the debtor(s), th Representation of the any other adversary pr | e above-disclosed fee does not include the for debtors in any dischargeability action oceeding. | ollowing service: ns, judicial lien avoida | nces, relief from stay | y actions or |
| | | CERTIFICATION | | | |
| | I certify that the foregoing is a compankruptcy proceeding. | plete statement of any agreement or arrange | ment for payment to me for | or representation of the d | lebtor(s) in |
| N | March 10, 2017 | /s/ Wade E | 3 Arends | | |
| _ | Date | | rends 6206368 | | |
| | | Signature oj Arends & | | | |
| | | | Vestern Avenue | | |
| | | Chicago, I (773) 298- | L 60643 1500 Fax: (773) 445-7 | 190 | |
| | | _wade@are | endscallahan.com | | |
| | | Name of law | v firm | | |

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 7 DEBTORS AND THEIR ATTORNEYS

It is important for debtors who file a Chapter 7 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 7 process, the following agreement is to be entered into between debtors and their attorneys, setting out the rights and responsibilities of both debtors in Chapter 7 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 7 or a Chapter 13 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition and schedules.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 2. Notify the attorney of any change in the debtor's address or telephone number.
- 3. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 4. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 5. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 6. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 7. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 8. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 7 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.

- 6. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 7. Be available to respond to the debtor's questions.
- 8. Object to improper or invalid claims.
- 9. Timely respond to the Chapter 7 trustee's motions to dismiss the case.
- 10. Timely respond to motions for relief from stay.
- 11. Prepare, file, and serve all appropriate motions to avoid liens.
- 12. Provide any other legal services necessary for the administration of the case.
- 13. In the event that the case is converted to Chapter 13, provide other legal services which may be necessary, with such additional fees as may be appropriate.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. For all of the services outlined above, the attorney will be paid a fee of \$ __1.800.00 _.

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may request additional compensation for these services.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 4. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

| . <i>Discharge of the attorney</i> . The d | btor may discharge | the attorney at any time | عز |
|--|--------------------|--------------------------|----|
|--|--------------------|--------------------------|----|

Signed:

Greg Chaplin

Greg Chaplin

Wade B. Arends 6206368

Attorney for Debtor(s)

Do not sign if the fee amount on this page is blank.

Pull

United States Bankruptcy Court Northern District of Illinois

| | | Northern District of Inmois | | |
|-------|--|---|-----------------|---------------------------|
| In re | Gregory Leo Chaplin | | Case No. | |
| | | Debtor(s) | Chapter | 7 |
| | VE | ERIFICATION OF CREDITOR M. | ATRIX | |
| | | Number of 0 | Creditors: _ | 23 |
| | The above-named Debtor(s) (our) knowledge. |) hereby verifies that the list of credito | ors is true and | correct to the best of my |
| Date: | March 10, 2017 | /s/ Gregory Leo Chaplin Gregory Leo Chaplin Signature of Debtor | | |

Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410

Blitt & Gaines PC 661 Glenn Ave. Wheeling, IL 60090

Cap1/terah
Capital One Retail Srvs/Attn: Bankruptcy
Po Box 30258
Salt Lake City, UT 84130

Capital One Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One / Menard Attn: General Correspondence/Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Chase Card Po Box 15298 Wilmington, DE 19850

Commerce Bk P O Box 411036 Kansas City, MO 64141

Discover Financial Po Box 3025 New Albany, OH 43054

Ditech Attn: Bankruptcy Po Box 6172 Rapid City, SD 57709

First American Bank P.O. Box 307 Hampshire, IL 60140

First National Bank Attn: FNN Legal Dept 1620 Dodge St Mailstop Code 3290 Omaha, NE 68191

Fst Amer Bk 700 Busse Rd. Elk Grove Village, IL 60007

Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201

Real Time Resolutions Attn: Bankruptcy Po Box 36655 Dallas, TX 75235

Residential Credit Slt 350 S. Grand Avenue Los Angeles, CA 90071

Synchrony Bank / HH Gregg Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/ Old Navy Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Wells Fargo Mac F82535-02f Po Box 10438 Des Moines, IA 50306 Wells Fargo Auto Finance Attn: Bankruptcy Po Box 29704 Phoenix, AZ 85038

Wells Fargo Dealer Services P.O. Box 17900 Denver, CO 80217

Wells Fargo Dealer Services Attn: Bankruptcy Po Box 19657 Irvine, CA 92623

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